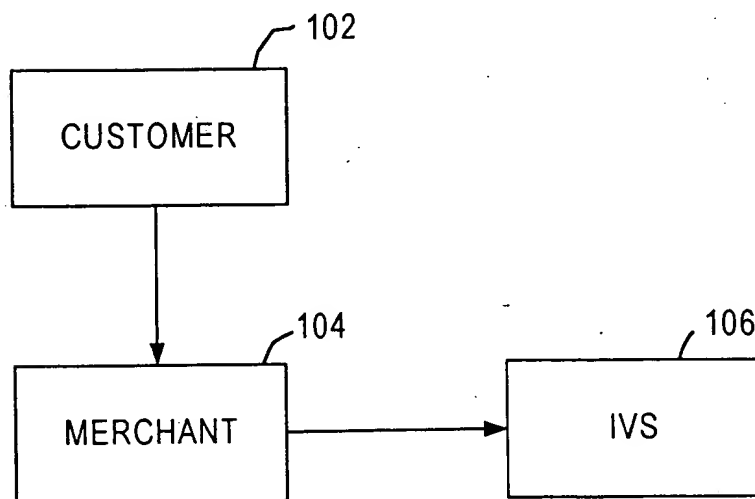


10

FIG. 1
(PRIOR ART)



100

FIG. 2

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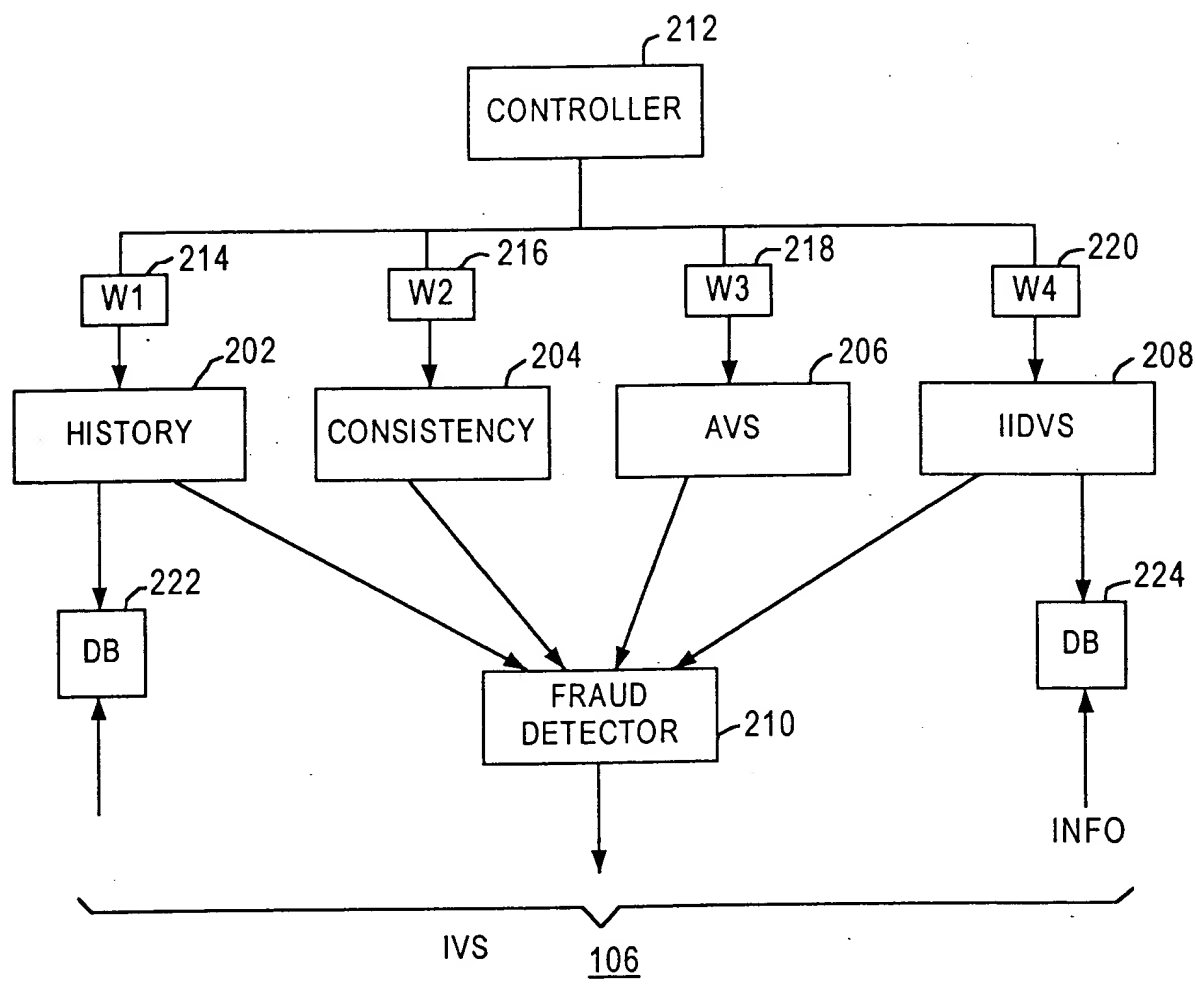


FIG. 3

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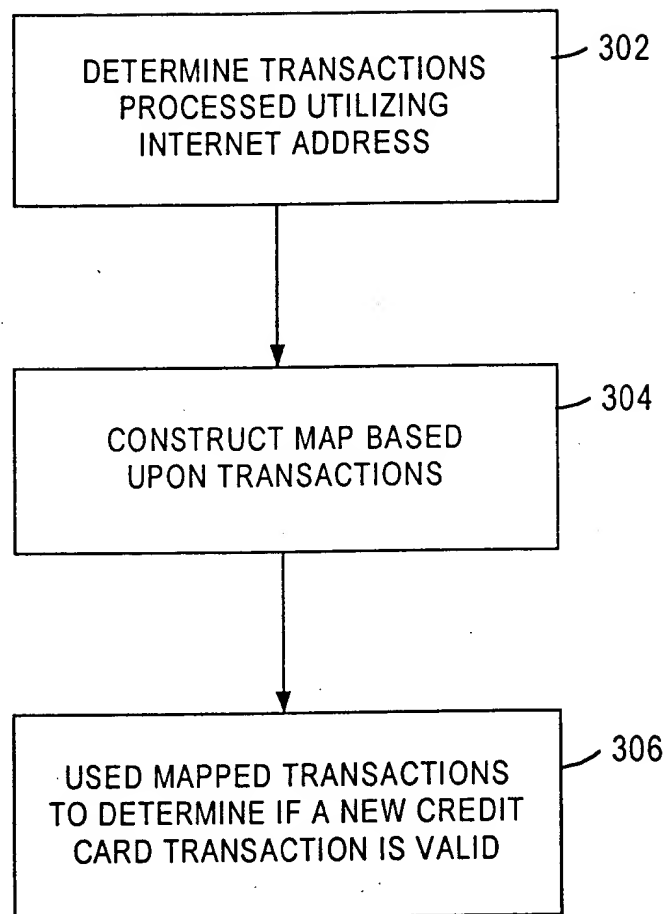
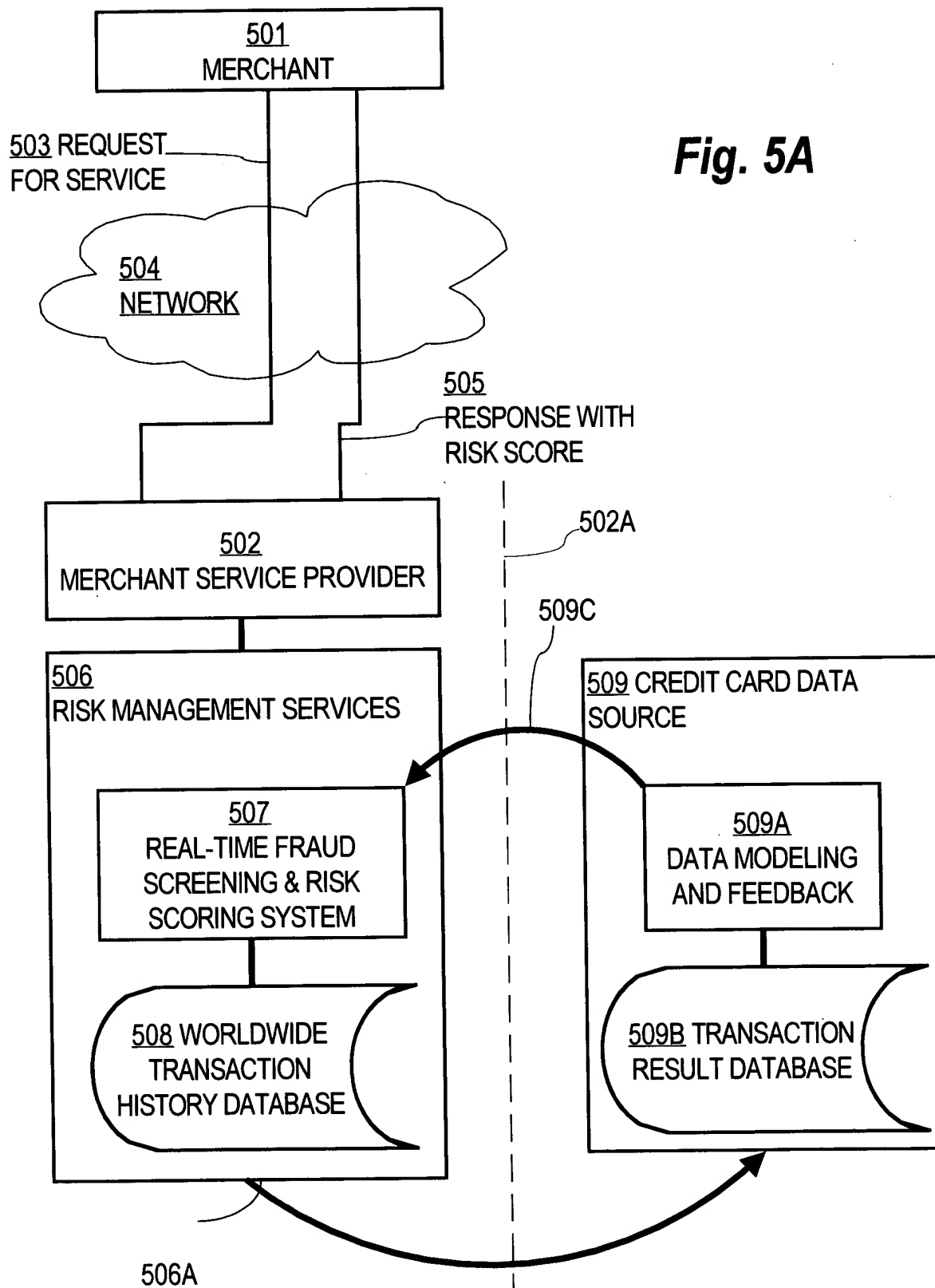


FIG. 4



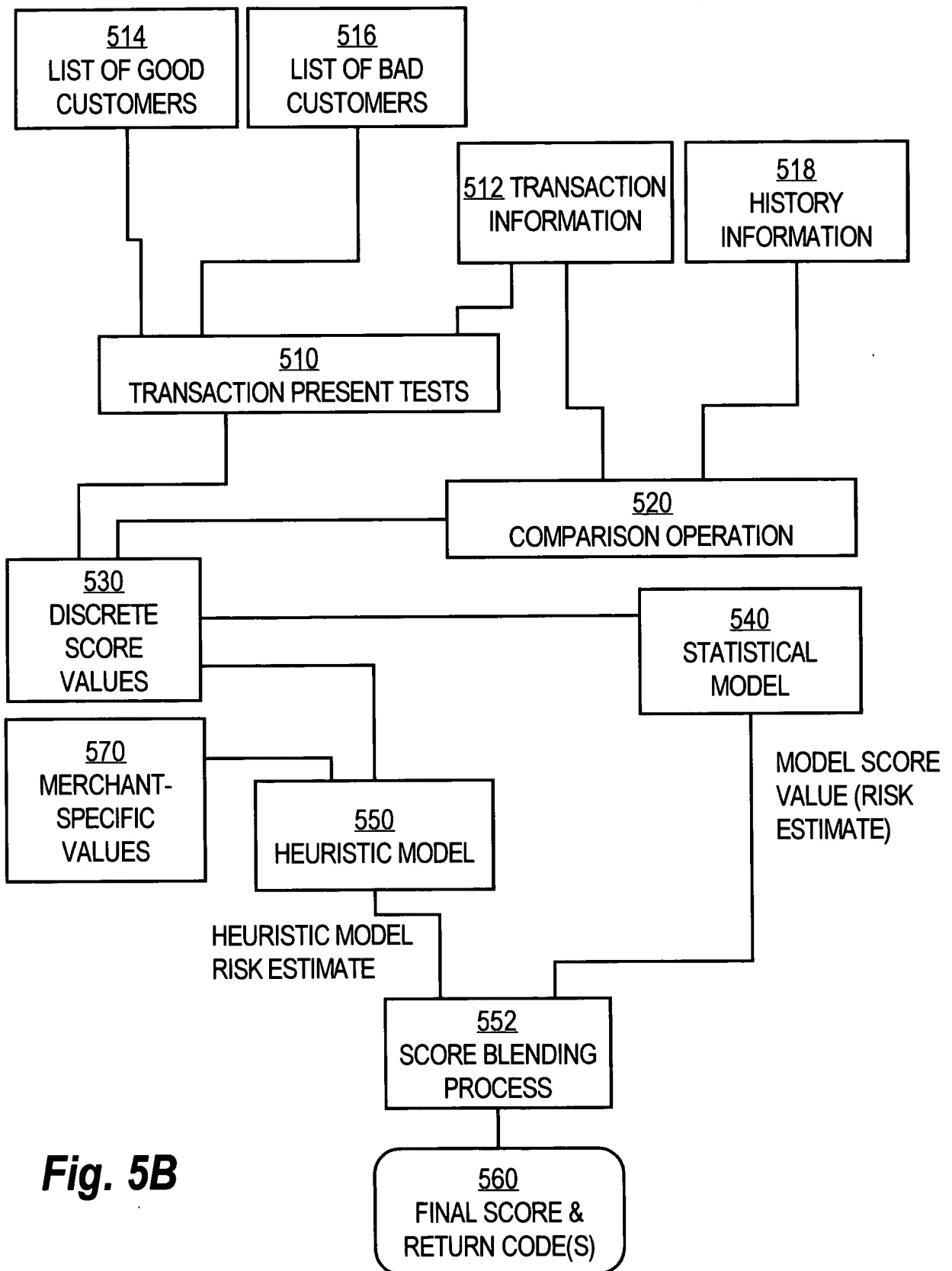


Fig. 5B

[illegible]

590B INTERNET IDENTITY VALUE		
592 HASH OF EMAIL ADDRESS	594 HASH OF CARD BIN VALUE	596 HASH OF SHIPPING ADDRESS

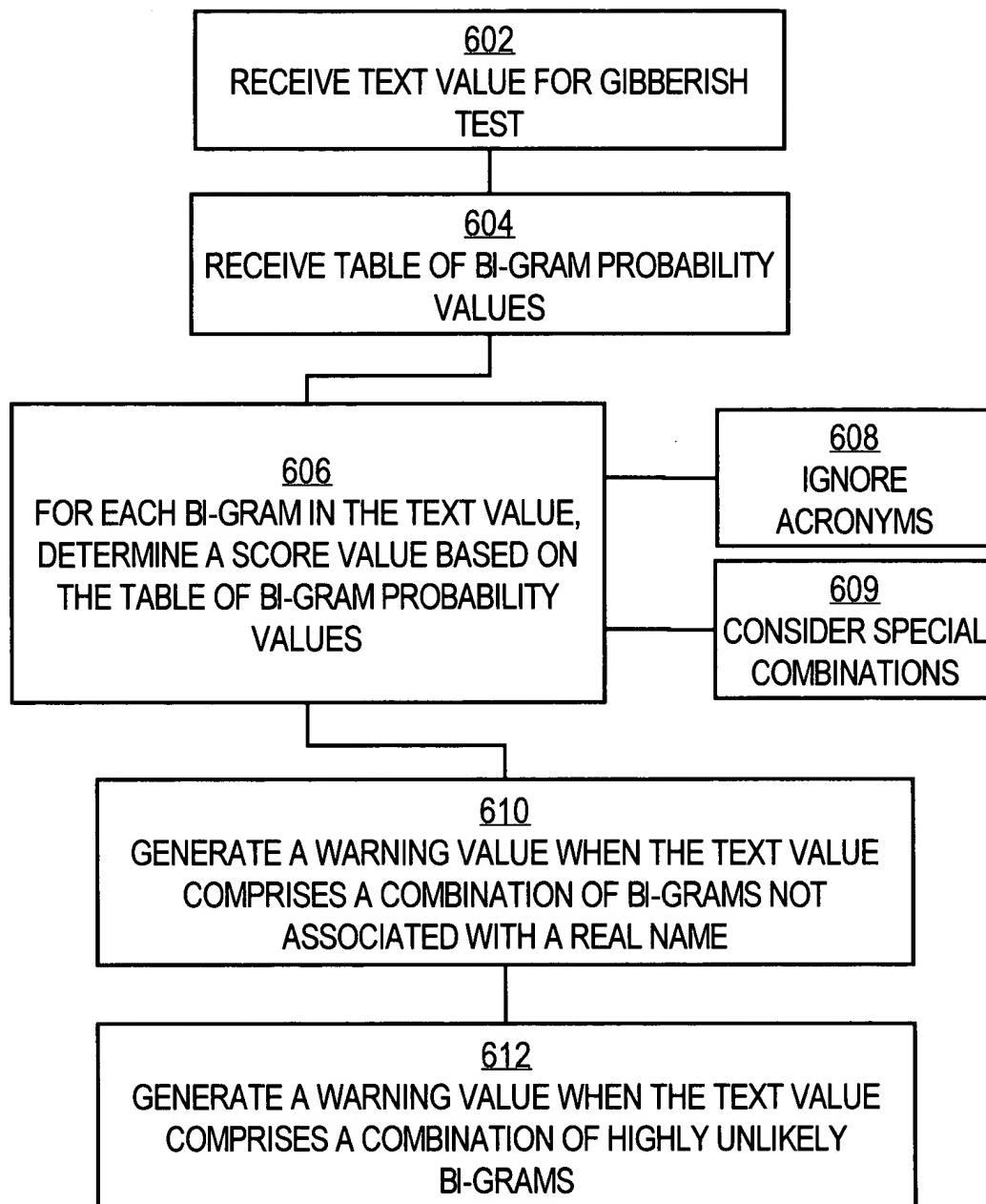
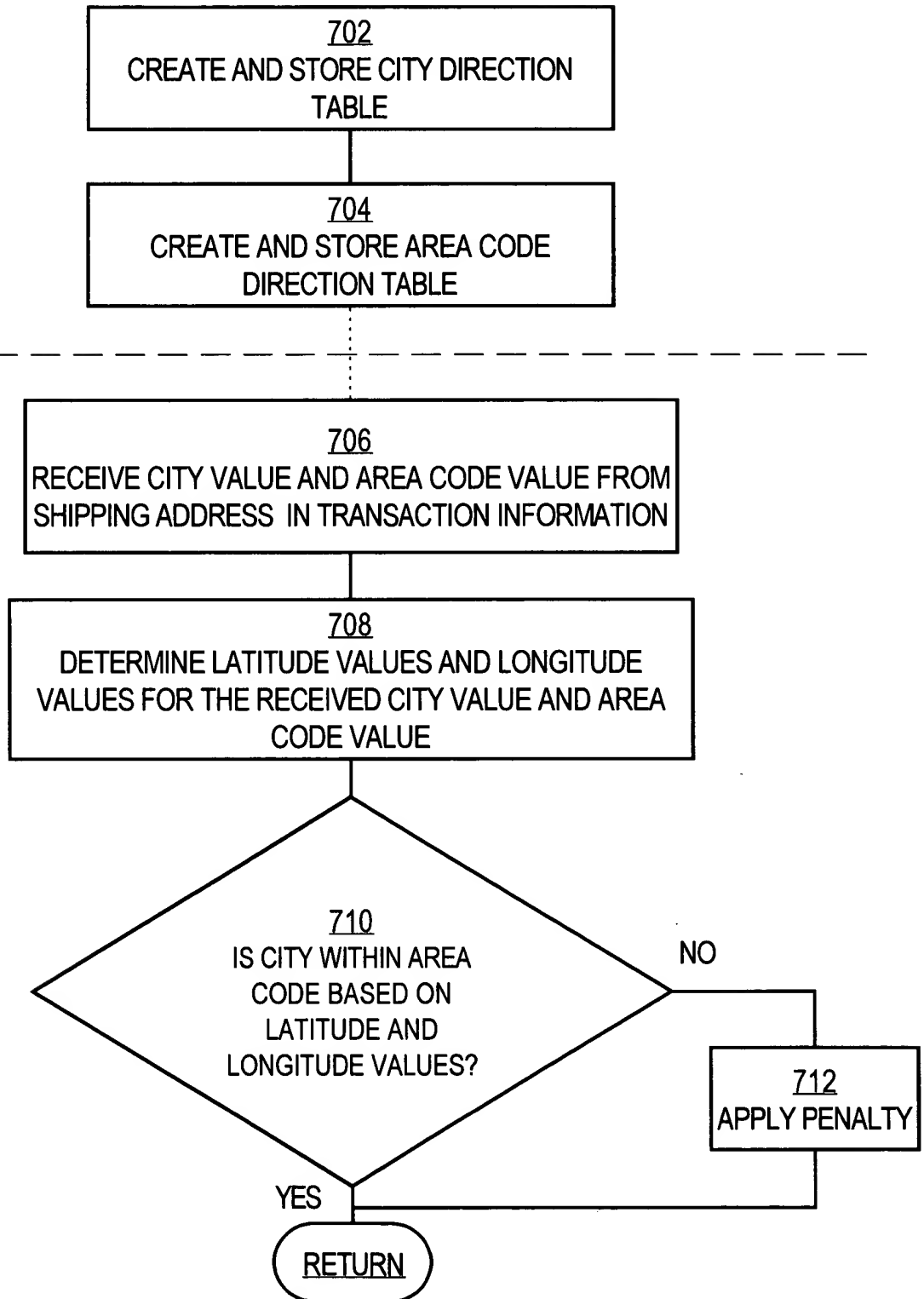


Fig. 6

Fig. 7A



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Fig. 7C

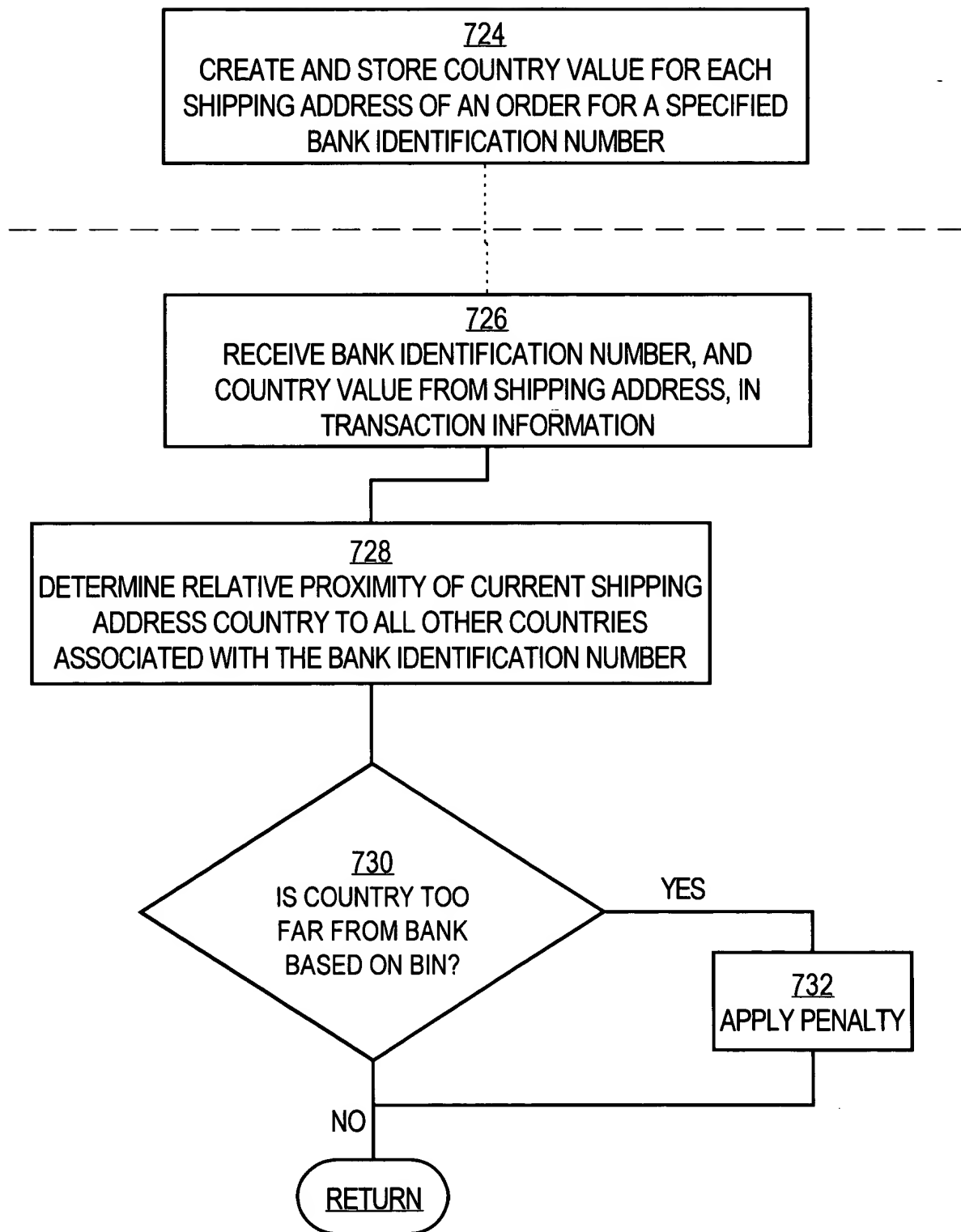


FIG. 8

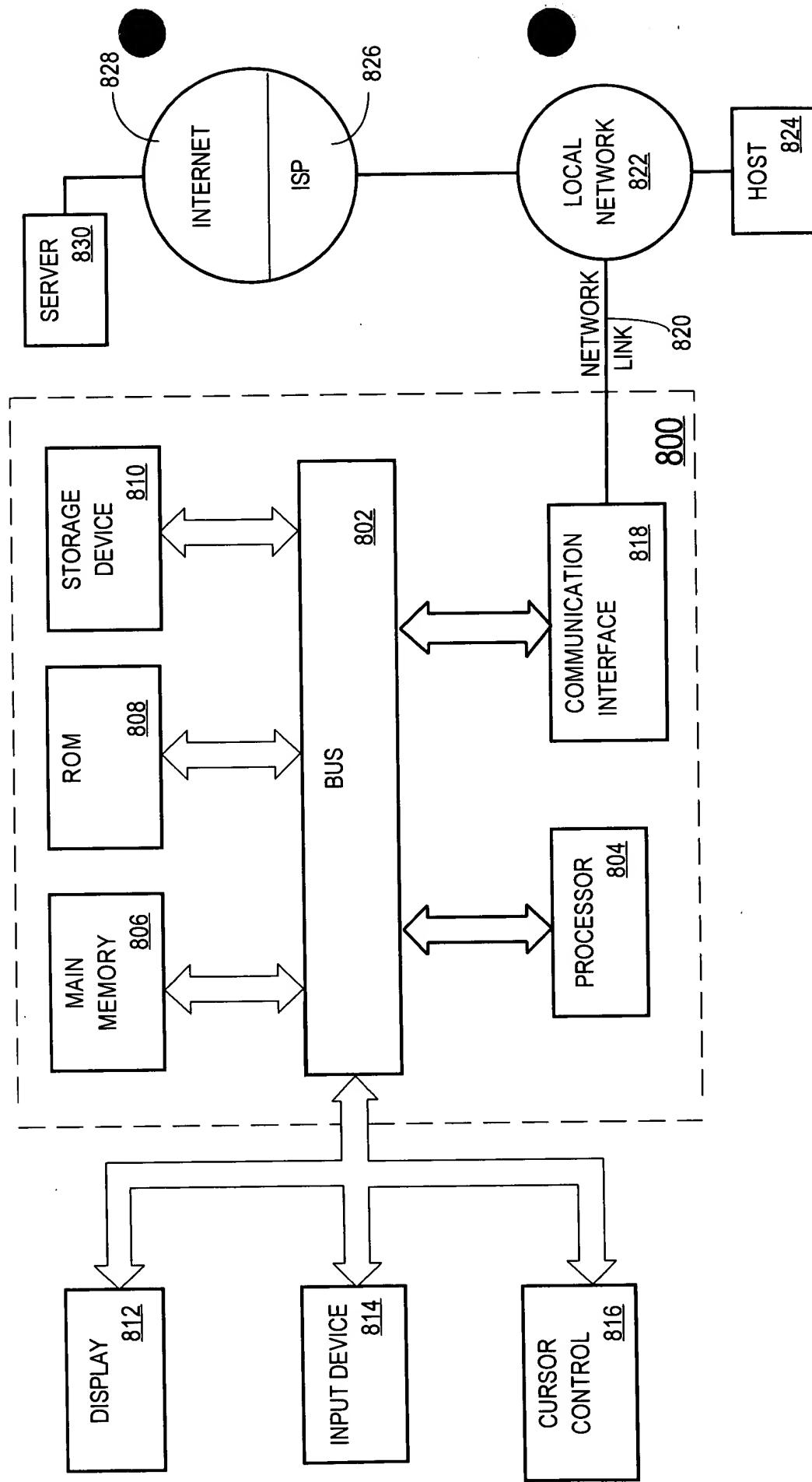
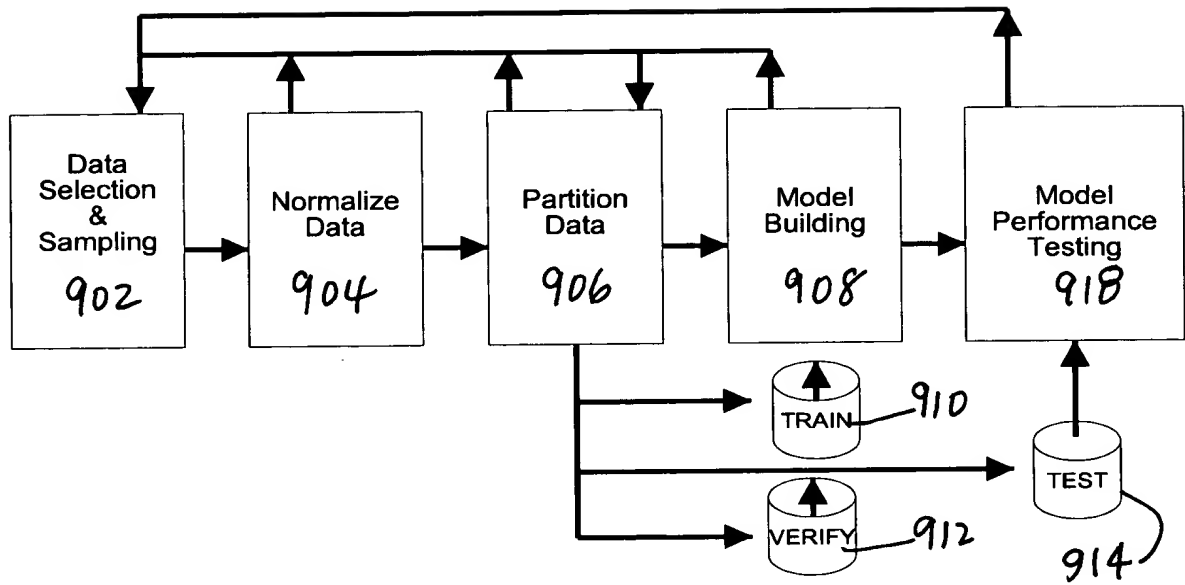


Fig. 9



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Fig. 10

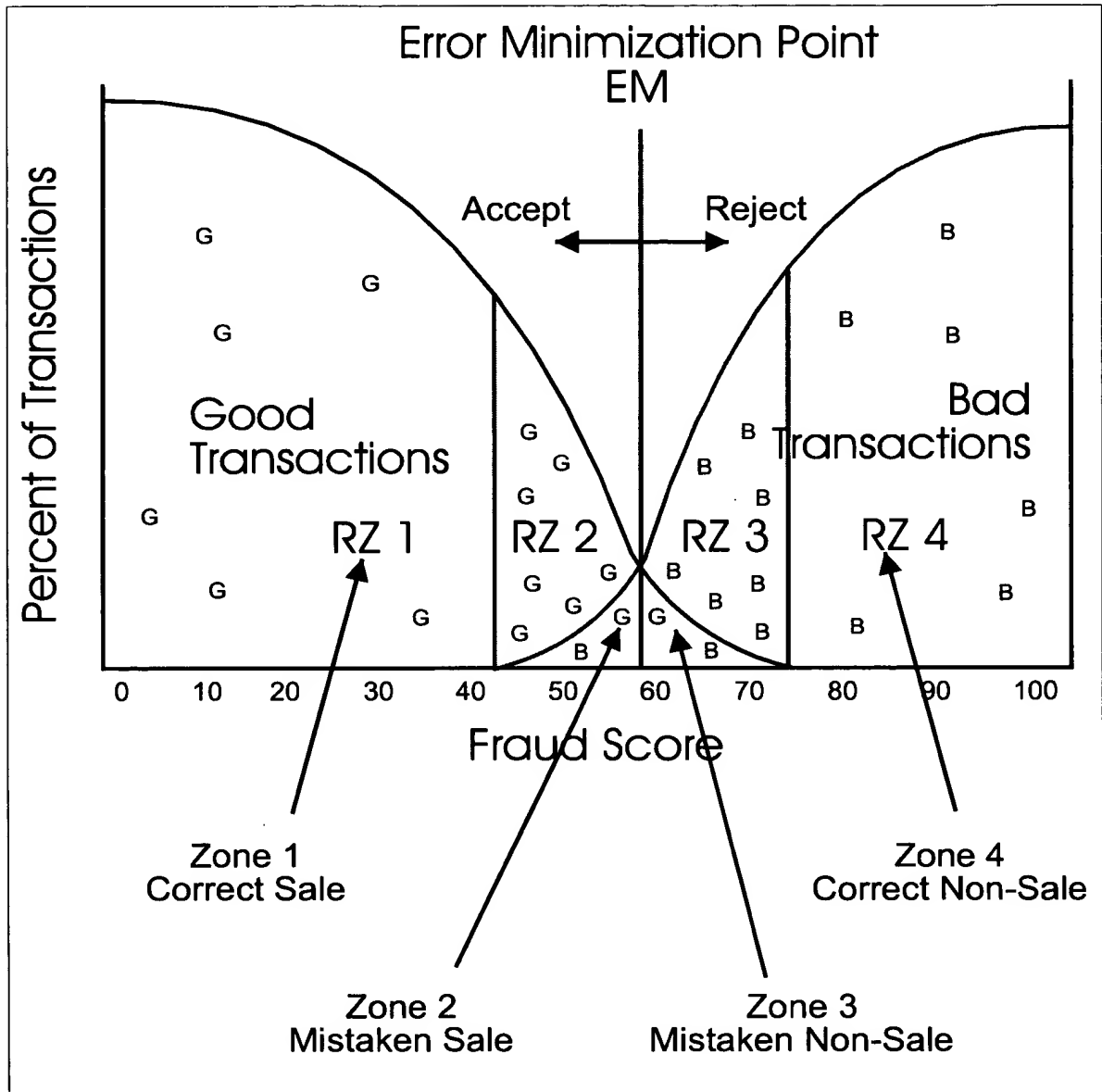


Fig. 11

